

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 09/892,627	Confirmation No.:	5978
Filed	: June 28, 2001		
Applicants	: Bill Kitchen et al.		
Title	: CHECK METAPHOR FOR ELECTRIC PAYMENT AUTHORIZATION		
TC/AU	: 3692		
Examiner	: Clement B. Graham		
Docket No.	: 23952-0037		
Customer No.	: 72386		

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated September 19, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.